

**Fill in this information to identify the case:**Debtor Name St. Christopher's Inc.

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22373☐ Check if this is an amended filing

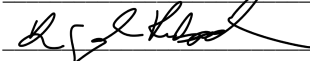
## Official Form 425C

**Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: 4/1/25 - 4/30/25Date report filed: 05/20/2025  
MM / DD / YYYYLine of business: Other Residential Care SerNAISC code: 6239

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Dr. Sarah Ruback (CEO)Original signature of responsible party Printed name of responsible party Dr. Sarah Ruback (CEO)**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  |                                     |                                     |                                     |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                          |                                     |                          |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name St. Christopher's Inc.Case number 24-22373

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 965,696.17

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 37.17**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 96,103.21**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -96,066.04**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 869,630.13**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**\$ 78,230.18

(*Exhibit E*)

Debtor Name St. Christopher's Inc.Case number 24-22373**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 192,958.05  
(*Exhibit F*)

**5. Employees**

26. What was the number of employees when the case was filed? 191  
27. What is the number of employees as of the date of this monthly report? 1

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 18,460.00 \*  
31. How much have you paid in total other professional fees since filing the case? \$ 450,722.61 \*

\* Amounts paid to ordinary course professionals.

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>0.00</u>	—	\$ <u>37.17</u>	=	\$ <u>-37.17</u>
33. <b>Cash disbursements</b>	\$ <u>250,866.51</u>	—	\$ <u>96,103.21</u>	=	\$ <u>154,763.30</u>
34. <b>Net cash flow</b>	\$ <u>-250,866.51</u>	—	\$ <u>-96,066.04</u>	=	\$ <u>-154,800.47</u>
35. Total projected cash receipts for the next month:					\$ <u>0.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>148,505.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>-148,505.00</u>

Debtor Name St. Christopher's Inc.

Case number 24-22373

## 8. Additional Information

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If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

**EXHIBIT A**

**St. Christopher's, Inc.**

**Case No: 24-22373**

1. Question 1: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
2. Question 2: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
3. Question 3: While St. Christopher's has been working to stay current on all post-petition bills, certain invoices were received late and processed in May 2025. Any other missed invoices will be reported in the next monthly operating report.

**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**April Monthly Operating Support**  
**April 1, 2025 - April 30, 2025**  
**Total Cash Receipts**  
**Exhibit C**

<b>Post Date</b>	<b>Customer Name</b>	<b>Amount</b>	<b>Account Number</b>
4/30/2025	Interest Credit - Valley Bank	\$ 36.67	0913
4/30/2025	Interest Credit - Valley Bank	0.50	0404
<b>Grand Total</b>		<b>\$ 37.17</b>	

**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**April Monthly Operating Support**  
**April 1, 2025 - April 30, 2025**  
**Total Cash Disbursements**  
**Exhibit D**

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
4/29/2025		Consultant	Consultant	\$ 1,717.25	0913
4/28/2025		Optimum	Utilities	261.26	0913
4/28/2025		Castro & Brothers	Goods & Services	2,500.00	0913
4/28/2025		A and A Alarm	Goods & Services	125.00	0913
4/28/2025		A and A Alarm	Goods & Services	125.00	0913
4/25/2025		The Children's Village Inc.	Goods & Services	900.00	0913
4/25/2025		Atlantic - Tomorrow	IT Services	1,564.65	0913
4/25/2025		Azure Plumbing, Heating and Air Conditioning	Goods & Services	2,470.00	0913
4/25/2025		Schwab & Gasparini, LLC	Legal Services	2,625.00	0913
4/25/2025		Enavate Inc.	Goods & Services	2,728.79	0913
4/23/2025		Wage Works FSA Receivable	Payroll	100.00	0913
4/23/2025		Paycom Payroll	Payroll	10,533.02	0913
4/21/2025		Optimum	Utilities	252.10	0913
4/14/2025		Amex	Goods & Services	3,062.21	0913
4/14/2025		Castro & Brothers	Goods & Services	2,800.00	0913
4/14/2025		VERIZON	Goods & Services	94.59	0913
4/11/2025		Arcina Risk Group	Goods & Services	180.00	0913
4/11/2025		The Children's Village Inc.	Goods & Services	255.00	0913
4/11/2025		Bonadio & Co, LLP	Accounting Services	3,500.00	0913
4/11/2025		Wilk Auslander LLP	Legal Services	12,155.00	0913
4/10/2025		ACHMA	Goods & Services	311.96	0913
4/9/2025		Greenburgh North Castle	Taxes	964.00	0913
4/9/2025		Paycom Payroll	Payroll	10,533.02	0913
4/7/2025		North Castle NY Tax	Taxes	4,358.51	0913
4/7/2025		North Castle NY Tax	Taxes	102.28	0913
4/4/2025		Greenburgh North Castle	Taxes	14,662.80	0913
4/3/2025		Progressive Insurance	Insurance	5,524.28	0913
4/3/2025		Azure Plumbing, Heating and Air Conditioning	Goods & Services	5,180.00	0913
4/1/2025		SWEETMAN COMMUNICATIONS	Goods & Services	850.00	0913
4/1/2025		The Children's Village Inc.	Goods & Services	2,420.50	0913
4/1/2025		Cemco Water & Waste Specialists Inc.	Goods & Services	3,246.99	0913
<b>Grand Total</b>				<b>\$ 96,103.21</b>	

**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**April Monthly Operating Support**  
**April 1, 2025 - April 30, 2025**  
**Unpaid Bills (AP Aging)**  
**Exhibit E**

Vendor Name	Vendor Bill Date	Date Due	Amount Due	Type	Purpose of Debt
BONADIO & CO., LLP	7/1/2024	7/1/2024	8,550.00	Invoice	Accounting Services
CEMCO WATER & WASTE WATER SPECIALISTS INC	4/30/2025	4/30/2025	2,461.25	Invoice	Goods & Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	3,196.40	Invoice	Utilities
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	355.55	Invoice	Utilities
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	229.56	Invoice	Utilities
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	199.41	Invoice	Utilities
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	82.54	Invoice	Utilities
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	34.06	Invoice	Utilities
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	4/30/2025	4/30/2025	10.52	Invoice	Utilities
CHILDREN'S VILLAGE	4/29/2025	4/29/2025	517.50	Invoice	Goods & Services
CON EDISON	4/30/2025	4/30/2025	2,211.94	Invoice	Utilities
CON EDISON	4/30/2025	4/30/2025	1,301.85	Invoice	Utilities
CON EDISON	4/30/2025	4/30/2025	290.53	Invoice	Utilities
CON EDISON	4/30/2025	4/30/2025	55.40	Invoice	Utilities
DOBBS FERRY SEWER DEPT	4/30/2025	4/30/2025	2,230.45	Invoice	Utilities
DOBBS FERRY SEWER DEPT	4/30/2025	4/30/2025	149.51	Invoice	Utilities
DOBBS FERRY SEWER DEPT	4/30/2025	4/30/2025	118.25	Invoice	Utilities
ENTERPRISE FM TRUST	1/11/2025	1/11/2025	3.19	Invoice	Goods & Services
OPTIMUM	4/30/2025	4/30/2025	310.34	Invoice	Utilities
VEOLIA WATER NEW YORK INC	10/31/2024	10/31/2024	13,169.48	Invoice	Utilities
VEOLIA WATER NEW YORK INC	11/30/2024	11/30/2024	13,775.66	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	12/31/2024	16,409.78	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	1/30/2025	627.08	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/1/2025	1/1/2025	803.98	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	3/2/2025	450.85	Invoice	Utilities
VEOLIA WATER NEW YORK INC	2/28/2025	3/30/2025	556.00	Invoice	Utilities
VEOLIA WATER NEW YORK INC	3/31/2025	4/30/2025	8.34	Invoice	Utilities
WILK AUSLANDER	3/31/2025	3/31/2025	10,120.76	Invoice	Legal Fees
<b>Grand Total</b>			<b>\$ 78,230.18</b>		



**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**April Monthly Operating Support**  
**April 1, 2025 - April 30, 2025**  
**Accounts Receivables**  
**Exhibit F**

<b>Customer Name</b>	<b>Current</b>	<b>0 - 30 Days</b>	<b>31 - 60 Days</b>	<b>61 - 90 Days</b>	<b>91 and Over</b>	<b>Total</b>
CSE NYC	-	-	-	-	58,031.45	58,031.45
CSE NYC BOE Jul/Aug - 23	-	-	-	-	45,246.18	45,246.18
CSE OPWDD	-	-	-	-	-	-
CSE Schoharie	-	-	-	-	87,109.80	87,109.80
CSE Scranton	-	-	-	-	-	-
Fee For Service - CFTSS & 29i	-	-	-	-	958.62	958.62
Health Homes	-	-	-	-	-	-
Nassau DSS	-	-	-	-	1,612.00	1,612.00
	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>
					<b>\$ 192,958.05</b>	<b>\$ 192,958.05</b>

**ST. CHRISTOPHER'S, INC.**

**Statement of Financial Position**

	<u>April 30, 2025</u>
	<u>St. Christopher's</u>
<b>ASSETS</b>	
Cash and cash equivalents	\$ 860,013
Accounts receivable, net	2,571
Interest reserve	324,926
Prepaid expenses	386,749
Security deposit	6,966
Right-of-use-assets	25,661
Property and equipment, net of accumulated depreciation	614,621
Assets held for sale	1,583,563
	<u>1,583,563</u>
Total assets	<u><u>\$ 3,805,070</u></u>
<b>LIABILITIES AND NET ASSETS</b>	
Liabilities:	
Accounts payable and accrued expenses	\$ 3,856,058
Accrued payroll and related benefits	26,181
Due to related parties	766,651
Lease liability	25,600
Loan payable, net of unamortized debt issuance costs	3,841,737
	<u>3,841,737</u>
Total liabilities	<u>8,516,227</u>
Net Assets:	
Net Assets - without donor restrictions	<u>(4,711,157)</u>
Total liabilities and net assets	<u><u>\$ 3,805,070</u></u>

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**ST. CHRISTOPHER'S, INC.**

**Statement of Activities**

	<b>for the Period from April 1, 2025, to April 30, 2025</b>
	<b>St. Christopher's</b>
<b>Program service revenue:</b>	
Fee for service	\$ -
Grant	-
	<hr/>
Total program service revenue	-
	<hr/>
<b>Expenses:</b>	
Program service expense	136,393
Management and general	64,999
	<hr/>
Total expenses	201,392
	<hr/>
<b>Support and non-operating revenue:</b>	
Rental income	16,592
Interest income, net	37
	<hr/>
Total support and non-operating revenue	16,629
	<hr/>
<b>Change in net assets</b>	<b>(184,763)</b>
Net assets, April 1, 2025	(4,526,394)
	<hr/>
<b>Net assets, April 30, 2025</b>	<b>\$ (4,711,157)</b>
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St. Christopher's Inc.  
Projected Weekly Cash Flow  
AS OF MAY 12, 2025

	Week Number:	1	2	3	4	5	6	7	8	9	10	11	12	13	Total
	Week Ending:	5/10/2025	5/17/2025	5/24/2025	5/31/2025	6/7/2025	6/14/2025	6/21/2025	6/28/2025	7/5/2025	7/12/2025	7/19/2025	7/26/2025	8/2/2025	8/2/2025
<b>Operating Receipts</b>															
NYC, ACS & BOE		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Gov Entities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medicaid (DOH)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fee for Service		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other/Rent, Refunds and Miscellaneous		-	-	-	-	-	-	-	-	-	-	-	-	-	-
ORR Reimbursement		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Homes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Receipts</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Operating Disbursements</b>															
Payroll and taxes		12,500	2,000	12,500	-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	89,500
Insurance		-	-	-	-	27,752	-	-	-	-	-	-	-	-	27,752
Benefits, including state unemployment insurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses *		15,804	9,234	9,234	9,234	9,234	10,804	9,234	9,234	6,342	6,992	6,342	6,342	185,231	293,259
Critical Vendor Catch Up		-	-	-	-	-	-	-	-	-	-	-	-	-	-
GNC Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Improvements/ Infrastructure remediation/Contingency **		-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	225,000	300,000
Ordinary course professionals		20,000	-	25,000	-	20,000	-	25,000	-	20,000	-	25,000	-	-	135,000
Settlement / Other Payments ***		-	-	-	-	-	-	-	-	-	-	-	-	340,000	340,000
Administrative Services Agreement		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	1,000	1,000	24,000
<b>Total Operating Disbursements</b>		50,303.75	25,733.75	48,733.75	23,733.75	71,486	25,304	48,734	23,734	40,842	21,492	45,842	19,842	763,731	1,209,511
<b>Net Operating Cash Flow</b>		(50,304)	(25,734)	(48,734)	(23,734)	(71,486)	(25,304)	(48,734)	(23,734)	(40,842)	(21,492)	(45,842)	(19,842)	(763,731)	(1,209,511)
<b>Non-Operating Receipts/Disbursements</b>															
Transfer from DIP Financing		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Plan Fund Payment ****		-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(2,000)
Proceeds from asset sale (net of closing costs)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Operating Cash Flows		-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(2,000)
<b>Restructuring Expenses *****</b>															
Counsel		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accountant		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Chapter V Trustee		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Restructuring Expenses</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Non-Operating Cash Flow</b>		-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(2,000)
<b>Valley - Opening Balance</b>		832,468	782,165	756,431	707,697	683,963	611,478	586,174	537,440	513,706	471,864	450,372	404,530	384,688	832,468
Net Operating Cash Flows		(50,304)	(25,734)	(48,734)	(23,734)	(71,486)	(25,304)	(48,734)	(23,734)	(40,842)	(21,492)	(45,842)	(19,842)	(763,731)	(1,209,511)
Non-Operating Cash Flows		-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	-	(2,000)
<b>Ending Cash Balance</b>		782,165	756,431	707,697	683,963	611,478	586,174	537,440	513,706	471,864	450,372	404,530	384,688	(379,042)	(379,042)
<b>Proposed DIP Financing - Beginning Balance</b>		2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288
Drawdown		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paydown		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Proposed DIP Financing - Ending Balance</b>		2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288
<b>Total Liquidity *****</b>		\$ 782,165	\$ 756,431	\$ 707,697	\$ 683,963	\$ 611,478	\$ 586,174	\$ 537,440	\$ 513,706	\$ 471,864	\$ 450,372	\$ 404,530	\$ 384,688	\$ (379,042)	\$ (379,042)

\* Other operating expenses (\$185,231): Includes estimated amounts for transfer, storage and disposal of records, utilities and water usage costs.

\*\* Capital improvements/infrastructure remediation/contingency (\$225,000): Includes estimated amounts for Jenny Clarkson soil remediation project and related professional fees.

\*\*\* Settlements/Other Payments (\$340,000): Includes estimated amounts for prepetition settlement of CVA claim, fees and expenses related to the 2005 DASNY loan to The McQuade Foundation and other settlement amounts.

\*\*\*\* Plan Fund Payment: Per the Case Management Order, monthly deposit in the amount of \$1,000 for the purpose of paying accruing administrative expenses.

\*\*\*\*\* Not included: Monthly estimated professional fees, subject to Court approval, are estimated in the following amounts: Counsel - \$100,000, Financial Advisor - \$75,000 and Sub Chapter V Trustee - \$10,000, Special Counsel - \$65,000.

\*\*\*\*\* Not included: Net proceeds from the sale of the Debtors' real property or insurance premium refunds.



P.O. Box 558  
Wayne, NJ 07474-0558

Last Statement:  
Statement Ending:  
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ST CHRISTOPHERS INC  
71 S BROADWAY  
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

*We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.*

### NON-PROFIT ORGANIZATIONAL CHK - XXXXXX0913

SUMMARY FOR THE PERIOD: 04/01/25 - 04/30/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$954,693.33		\$36.67		\$97,103.21		\$857,626.79

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$954,693.33
04/01	WIRE OUT [REDACTED] 3564 CEMCO	-\$3,246.99		\$951,446.34
04/01	WIRE OUT [REDACTED] 3626 THE CHILDRENS VILL AGE INC 2 AND 143	-\$2,420.50		\$949,025.84
04/01	WIRE OUT [REDACTED] 3596 SWEETMAN COMMUNICA TIONS TO EXCEL	-\$850.00		\$948,175.84
04/01	PHONE/INTERNET TRNFR REF [REDACTED] 536L FUNDS TRANSFER TO DEP XXXXXX0404 FROM FUNDS TRANSFER VIA ONLINE	-\$1,000.00		\$947,175.84
04/03	WIRE OUT [REDACTED] 2956 AZURE PLUMBING, HE ATING AND AIR CON D 107	-\$5,180.00		\$941,995.84
04/03	ACH DEBIT PROG PREFERRED INS PREM 250403	-\$5,524.28		\$936,471.56
04/04	ACH DEBIT	-\$14,662.80		\$921,808.76





Account Number:

Statement Date:

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P.O. Box 558

Wayne, NJ 07474-0558

## TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	TOWN OF GREENBUR TRANSFER 250404 GRNBURGHNY			
04/07	ACH DEBIT NorthCastleNYTax TaxPmt 250407	-\$102.28		\$921,706.48
04/07	ACH DEBIT NorthCastleNYTax TaxPmt 250407	-\$4,358.51		\$917,347.97
	025T			
04/09	WIRE OUT 5632 PAYCOM CLIENT TRUS T D ENDING 04/04/202	-\$10,533.02		\$906,814.95
04/09	ACH DEBIT TOWN OF GREENBUR TRANSFER 250409 GRNBURGHNY	-\$964.00		\$905,850.95
04/10	ACH DEBIT ACHMA VISB BILL PYMNT 250410	-\$311.96		\$905,538.99
04/11	WIRE OUT 1788 WILK AUSLANDER LLP INV 240590	-\$12,155.00		\$893,383.99
04/11	WIRE OUT 1759 BONADIO CO, LLP	-\$3,500.00		\$889,883.99
04/11	WIRE OUT 1723 THE CHILDRENS VILL AGE INC	-\$255.00		\$889,628.99
04/11	WIRE OUT 1799 ARCINA RISK GROUP, LLC	-\$180.00		\$889,448.99
04/14	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL 9216 VZWRLSS MY VZ 2 0 FL XXXXXXXXXXXX7709	-\$94.59		\$889,354.40
04/14	WIRE OUT 9461 CASTRO AND BROTHER S	-\$2,800.00		\$886,554.40
04/14	ACH DEBIT AMEX EPAYMENT ACH PMT 250414	-\$3,062.21		\$883,492.19
04/21	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250421	-\$252.10		\$883,240.09
04/23	WIRE OUT 7930 PAYCOM CLIENT TRUS T	-\$10,533.02		\$872,707.07
04/23	ACH DEBIT WAGEWORKS RECEIVABLE 250423 INV7648307	-\$100.00		\$872,607.07
04/25	WIRE OUT 8618 ENAVATE, INC	-\$2,728.79		\$869,878.28
04/25	WIRE OUT 8788 SCHWAB GASPARINI, PLLC INV 0015 = 2,515 AND INV 0123= 1	-\$2,625.00		\$867,253.28
04/25	WIRE OUT 8592 AZURE PLUMBING, HE ATING AND AIR CON	-\$2,470.00		\$864,783.28
04/25	WIRE OUT 8767 ATLANTIC TOMORROW S OFFICE ND 5375 = 920	-\$1,564.65		\$863,218.63
04/25	WIRE OUT	-\$900.00		\$862,318.63





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P.O. Box 558  
Wayne, NJ 07474-0558

#### TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	██████████8581 THE CHILDRENS VILL AGE INC INV 146 = 255			
04/28	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL ██████████9216 IN A AND A ALARM CO ██████████6437 NY XXXXXXXXXXXX7709	-\$125.00		\$862,193.63
04/28	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL ██████████9216 IN A AND A ALARM CO ██████████6437 NY XXXXXXXXXXXX7709	-\$125.00		\$862,068.63
04/28	WIRE OUT ██████████8006 CASTRO AND BROTHER S INV. 1624	-\$2,500.00		\$859,568.63
04/28	ACH DEBIT OPTIMUM 7882 CABLE PMNT 250428	-\$261.26		\$859,307.37
04/29	WIRE OUT ██████████3918 VYACHESLAV PECHNIK OV APRIL TIME ON GP V ENDOR ACTIVITY PRO	-\$1,717.25		\$857,590.12
04/30	INTEREST CREDIT		\$36.67	\$857,626.79
<b>Ending Balance</b>				<b>\$857,626.79</b>

#### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$892,275.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$160.66	Interest Paid	\$36.67

#### OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00





Account Number:

XXXXXX0913

Statement Date:

04/30/2025

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P.O. Box 558

Wayne, NJ 07474-0558

**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions****A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**B. Under Applicable State Law**

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

**In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)**

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**





0-000-0101-000 Valley Bank - Westchester Bank, Period Ending 04/30/2025

RECONCILIATION REPORT

Reconciled on: 05/02/2025

Reconciled by Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	954,693.33
Checks and payments cleared (38)	97,103.21
Deposits and other credits cleared (1)	36.67
Statement ending balance	857,626.79

Uncleared transactions as of 04/30/2025	9,616.64
Register balance as of 04/30/2025	848,010.15
Cleared transactions after 04/30/2025	0.00
Uncleared transactions after 04/30/2025	-5,022.37
Register balance as of 05/02/2025	842,987.78

Details

Checks and payments cleared (38)

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
04/01/2025	Bill Payment		ROBERT L WOLF dba SWE	850.00
04/01/2025	Bill Payment		CHILDREN'S VILLAGE	-1,028.00
04/01/2025	Bill Payment		CHILDREN'S VILLAGE	202.50
04/01/2025	Bill Payment		CEMCO WATER & WASTE W...	-3,246.99
04/01/2025	E pense		ESCROW	1,000.00
04/01/2025	Bill Payment		CHILDREN'S VILLAGE	-1,190.00
04/03/2025	Bill Payment		Azure Plumbing, Heating and	2,140.00
04/03/2025	Bill Payment		Azure Plumbing, Heating and ...	-3,040.00
04/03/2025	Bill Payment		Progressive Insurance	5,524.28
04/04/2025	Bill Payment		GREENBURGH RECEIVER ...	-14,662.80
04/07/2025	Bill Payment		TOWN OF NORTH CASTLE	4,358.51
04/07/2025	Bill Payment		TOWN OF NORTH CASTLE	-102.28
04/09/2025	Bill Payment		GREENBURGH RECEIVER	964.00
04/09/2025	Expense			-10,533.02
04/10/2025	Bill Payment		VERIZON	311.96
04/11/2025	Bill Payment		CHILDREN'S VILLAGE	-255.00
04/11/2025	Bill Payment		Arcina Risk Group	180.00
04/11/2025	Bill Payment		BONADIO & CO., LLP	-3,500.00
04/11/2025	Bill Payment		WILK AUSLANDER	12,155.00
04/14/2025	Bill Payment		Castro & Brothers	-2,800.00
04/14/2025	Bill Payment		AMERICAN EXPRESS	3,062.21
04/14/2025	Bill Payment		VERIZON	-94.59
04/21/2025	Bill Payment		OPTIMUM	252.10
04/23/2025	Expense		Wageworks	-100.00
04/23/2025	E pense		Paycom	10,533.02
04/25/2025	Bill Payment		CHILDREN'S VILLAGE	-645.00
04/25/2025	Bill Payment		TRIBRIDGE HOLDINGS, LLC	2,728.79
04/25/2025	Bill Payment		Azure Plumbing, Heating and ...	-2,470.00
04/25/2025	Bill Payment		CHILDREN'S VILLAGE	255.00
04/25/2025	Bill Payment		ATLANTIC BUSINESS PROD...	-920.00
04/25/2025	Bill Payment		ATLANTIC BUSINESS PROD	644.65
04/25/2025	Bill Payment		SCHWAB & GASPARINI PLLC	-2,515.00
04/25/2025	Bill Payment		SCHWAB & GASPARINI PLLC	110.00
04/28/2025	Bill Payment		AMERICAN ALARM CO. INC.	-125.00
04/28/2025	Bill Payment		AMERICAN ALARM CO INC	125.00
04/28/2025	Bill Payment		Castro & Brothers	-2,500.00
04/28/2025	Bill Payment		OPTIMUM	261.26
04/29/2025	Expense			-1,717.25

Total -97,103.21

Deposits and other credits cleared (1)

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
04/30/2025	Deposit		Valley Bank	36.67
Total				36.67

**Additional Information**

Uncleared checks and payments as of 04/30/2025

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
01/22/2024	Check	16882	[REDACTED]	17.60
01/24/2024	Check	16902	CITY OF YONKERS RED LIG...	-25.00
02/28/2024	Check	16999	[REDACTED]	15.75
03/20/2024	Check	17074	[REDACTED]	-105.25
03/20/2024	Check	17077	[REDACTED]	3.00
06/06/2024	Check	17254	Clowns.com Inc	-462.00
06/25/2024	Check	17336	RNR SYSTEMS INTEGRATO	65.00
07/22/2024	Bill Payment	17438	RNR SYSTEMS INTEGRATO...	-65.00
08/07/2024	Bill Payment	17495	MUNICIPAL CREDIT UNION	685.86
10/11/2024	Bill Payment	17702	[REDACTED]	-418.25
10/11/2024	Bill Payment	17690	[REDACTED]	508.00
10/11/2024	Bill Payment	17710	[REDACTED]	-530.36
10/11/2024	Bill Payment	17688	[REDACTED]	578.00
10/11/2024	Bill Payment	17693	[REDACTED]	-639.00
10/11/2024	Bill Payment	17684	[REDACTED]	726.00
10/11/2024	Bill Payment	17678	[REDACTED]	-878.75
10/11/2024	Bill Payment	17674	[REDACTED]	924.50
10/11/2024	Bill Payment	17668	[REDACTED]	-1,003.00
10/11/2024	Bill Payment	17712	[REDACTED]	187.50
10/11/2024	Bill Payment	17691	[REDACTED]	-341.50
10/11/2024	Bill Payment	17685	[REDACTED]	291.00
10/11/2024	Bill Payment	17686	[REDACTED]	-348.00
10/11/2024	Bill Payment	17689	[REDACTED]	378.00
10/11/2024	Bill Payment	17675	[REDACTED]	-395.00
10/25/2024	Bill Payment	17726	[REDACTED]	16.57
11/05/2024	Journal	435089		-7.28
11/15/2024	Journal	435230		0.58
11/15/2024	Journal	435229		-0.89
Total				-9,616.64

Uncleared checks and payments after 04/30/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-355.55
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	3,196.40
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-10.52
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	229.56
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-82.54
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	113.74
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-34.06
05/01/2025	E pense			1,000.00
Total				-5,022.37



P.O. Box 558  
Wayne, NJ 07474-0558

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ST CHRISTOPHERS INC  
71 S BROADWAY  
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

*We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.*

### NON-PROFIT ORGANIZATIONAL CHK - XXXXXX6926

SUMMARY FOR THE PERIOD: 04/01/25 - 04/30/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$0.00		\$0.00		\$0.00		\$0.00

\*\*\* No Activity For This Period \*\*\*

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$0.00	Annual % Yield Earned	0.00%
Year-to-Date Interest Paid	\$1.77	Interest Paid	\$0.00

### OVERDRAFT FEES



	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00



Account Number:

XXXXXX6926

Statement Date:

04/30/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

### To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

#### Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

### Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

### In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

#### A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

#### B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

### In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**



0-000-0110-000 Valley Bank - ORR, Period Ending 04/30/2025

## RECONCILIATION REPORT

Reconciled on: 05/02/2025

Reconciled by: Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

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Summary	USD
Statement beginning balance.....	0.00
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>0.00</u>
Register balance as of 04/30/2025.....	0.00



P.O. Box 558  
Wayne, NJ 07474-0558

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ST CHRISTOPHERS INC  
71 S BROADWAY  
DOBBS FERRY NY 10522



Email: [contactus@valley.com](mailto:contactus@valley.com)



Visit Us Online: [www.valley.com](http://www.valley.com)



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

*We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.*

### NON-PROFIT ORGANIZATIONAL CHK - XXXXXX0404

SUMMARY FOR THE PERIOD: 04/01/25 - 04/30/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$11,002.46		\$1,000.50		\$0.00		\$12,002.96

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$11,002.46
04/01	PHONE/INTERNET TRNFR REF [REDACTED] 536L FUNDS TRANSFER FRM DEP XXXX0913 FROM FUNDS TRANSFER VIA ONLINE		\$1,000.00	\$12,002.46
04/30	INTEREST CREDIT		\$0.50	\$12,002.96
Ending Balance				\$12,002.96



### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$12,002.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$1.67	Interest Paid	\$0.50



Account Number:

XXXXXX0404

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04/30/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

#### OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00







Account Number:

XXXXXX0404

Statement Date:

04/30/2025

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P.O. Box 558

Wayne, NJ 07474-0558

**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions****A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**B. Under Applicable State Law**

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

**In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)**

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**





0-000-0113-000 Valley Bank - Escrow, Period Ending 04/30/2025

**RECONCILIATION REPORT**

Reconciled on: 05/02/2025

Reconciled by: Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance .....	11,002.46
Checks and payments cleared (0) .....	0.00
Deposits and other credits cleared (2) .....	1,000.50
Statement ending balance .....	<u>12,002.96</u>

Register balance as of 04/30/2025 .....	12,002.96
Cleared transactions after 04/30/2025 .....	0.00
Uncleared transactions after 04/30/2025 .....	1,000.00
Register balance as of 05/02/2025 .....	<u>13,002.96</u>

**Details**

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/01/2025	Expense		ESCROW	1,000.00
04/30/2025	Deposit			0.50

Total	1,000.50
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**Additional Information**

Uncleared deposits and other credits after 04/30/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/01/2025	Expense			1,000.00

Total	1,000.00
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